IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : W. Jeffrey Knowles et al.

Application No. : 10/629,784

Date of Filing : July 29, 2003

Title : SYSTEM AND METHOD OF ACCOUNT

RECONCILIATION FOR ELECTRONIC

TRANSACTIONS

Confirmation No. : 7791

Examiner : Fields, Benjamin S.

TC/Art Unit : 4132 USPTO Customer No. : 26707

Attorney Docket No.: 670744.00005

RESPONSE UNDER 37 C.F.R. \$1.111

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Alexandria, VA 22313-14

Sir:

In response to the Office Action dated November 1, 2007, Applicants respectfully request the Examiner to reconsider and further examine the Application in view of the amendments and/or comments as set forth below.

Amendments to the Specification: Begin on page 2.

Amendments to the Claims: Begin on page 3.

Amendments to the Drawings: None.

Remarks: Begin on page 10.